(Revised)

RUTHLESS WORLD OF CORPORATE BANKING: A STUDY OF SELECTED THRILLER NOVELS OF RAVI SUBRAMANIAN

A SYNOPSIS OF THE PROPOSED STUDY

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by

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Introduction:

Cooperate sector is a part of economy concerned with the transaction of business. The sector constitutes the private, government and foreign sectors that make up the national economy. It has an important role to play in generation and diffusion of technology in the years to come. The growth of cooperate sector in India and its corresponding importance in the country's economic development may be analyzed and assessed from different angles. Business advisory service, company corporation, finance and banking, accounting and tax services, investment and stock exchange come under corporate sector.Naturally banking sector plays a vital role as a non-separable part of corporate sector.

The banking industry in India has a huge canvas of history which covers the traditional banking practices from time of Britishers to the reform period, nationalization to privatization of banks and now increasing numbers of foreign banks in India. However today bank sector faces major problems like privatization, competition to achieve targets, increasing working hours of employees, depression, unhealthy working atmosphere, frauds, politics, cybercrimes, financial crimes etc. Ravi Subramanian, a bank CEO as well as a thriller writer in banking sector depicts corporate thrillers in banking in his novels.Subramanian has written popular thrillers on banking and bankers, including award winning trilogy *The Incredible Banker, The Bankster and Bankerupt.*

Thriller is a broad genre of literature, film and television having numerous, often overlapping subgenres. Thrillers are characterized and defined by the moods they elicit**;** giving reviewers heightened feelings of suspense, excitement, surprise, anticipation and anxiety. Thrillers generally keep the audience on the edge of their

seats as the plot builds towards a climax. The cover-up of important information is a common element in it. The author employs literary devices such as plot, twists and cliffhangersextensively for heightening the thriller effect. Thrillers usually have a villain-driven plot, whereby he or she presents obstacles that the protagonist must overcome.Thrillers provide a rich literary feast. Its subgenres are-legal thriller, spy thriller, medical thriller, romantic thriller, historical, political, high-tech, action-adventure thriller. The list goes on with new variations constantly being invented. In fact, this openness to expansion is one of the genre's most enduring characteristicfeature.It givesvariety of thrillers a common ground for intensity of emotions they create, particularly those of apprehension and exhilaration, of excitement and breathlessness, all designed to generate thrill.

Characteristics of Thriller Novels:

1. A protagonist shows both ordinary and heroic qualities like alertness, courage, determination, etc. and becomes psychologically stronger and braver towards the end of the novel. Whereas the antagonist reveals his darker psyche by being immoral.
2. The scenescontainconflict, tension,twists,surprise and multiple viewpoints.
3. Thestory narratesvarious points of view, including internal struggles of the protagonist, his will and interests, complexities and suspense in the novel.

Sub-Genres of Thriller Novels:

1) **Action Thriller:**It is more common in novels because of the visual appeal of explosions and violence.
2) **Crime Thriller:**It focuses the criminal's point of view. The physical action comprises of gathering evidence and discoveryof the criminal.
3) **Political Thriller:** Political relations or the whole government is at stake and the protagonist is employed by the government to stop the decline. The

protagonist comes from ordinary social background yet succeeds in attracting our attention towards the end of the novel.

4) **Mystery Thriller**: It includes both mystery and thrillers. It differs from a regular mystery by being much more fast- paced, with the protagonist on the run and the threat of another crime serving as the 'ticking clock'.
5) **Spy Thriller:** Itis usually set against the backdrop of some war.
6) **Supernatural Thriller:** Elements are introduced usually as antagonistic force just as in the romantic thriller. Some characters may have supernatural abilities.
7) **Financial Thriller:** It includes some financial perspectives which make a thriller into a story.
8) **Romantic Thriller:** The plot line follows a typical thriller's tension, suspense and excitement but the main element is growing relationship between two leading characters**.**
9) **Psychological Thriller:**It includes lot of mental conflictsrather than that of physical in this genre. The protagonist gets involved in a dangerous situation which threatens the social sanctity.

A Brief History of Thriller Novels:

Thrillers are characterized by suspense- a filling of pleasurable fascination and excitement over what is to come next, mixed in with apprehension, anticipation and sometimes even fear. These feelings develop throughout the narrative from unpredictable events that make the reader think about certain character's action. The suspenseful feelings build climax that is sure to be memorable. The thriller genre has been keeping audience on their toes with tension and excitement for centuries.

Thrillers can be discovered in ancient epic poems too. Thought to be one of the earliest prototypes of the thriller genre, Homer's *Odyssey* uses similar technique as

today's modern thrillers. A common convention within the thriller genre is a psycho-stalker storyline in *Little Red Riding Hood*. This European fairy tale can be traced back to the tenth century and tells the story of a little girl who walks through the woods to bring food to her sick grandmother. In the nineteenth century two separate German versions of this fairy tale were retold to the *Brother's Grimm.* Emergence of revenge thriller reflects in Alexandre Dumas'*The Count of Monte Cristo* (1844) and the plotrevolves around the protagonist's daring, adventurous and revengeful actions.The protagonist Edmond Dantes, who is betrayed by his friends and wrongfully imprisoned finallytakes revenge on them. The story is a quest for satisfaction, vengeance and peace. In the twentieth century came modern thrillers. Robert Erskine Childers' *The Riddle of the Sands: A Record of Secret Service* (1903) is an early example of spy fiction and espionage novel. Robert Ludlum's *The Bourne Identity* (1980) tells the story of Jason Bourne, a man who suffers from retrograde amnesia and must seek to discover his true identity. In recent years, we have seen titles from Vince Flynn as a political thriller novelist and an American author of thriller fiction Dan Brown's *The Da Vincy Code*(2003). The genre is developed remarkably over the years in many different places.

Thriller writing occupies an important place in Indian English literature as a broad genre.Indian thriller writingis woven around current issues like political, social, financial, corporate sector and day to day life of human beings. These issues are the reflection of Indian society. The Indian thriller novelists like: Ashwin Sanghi, PiyushJha, Amish Tripathi, Reeti Gadekar, Madhumita Bhattacharya and Ravi Subramaniam have contributed significantly to the development of the genre through their writings.

Ravi Subramanian's Contribution to Thriller Writing:

Ravi Subramanian is an Indian author and banker by profession. He is born on 11 February 1970 in Ludhiana. He has written popular thrillers about banking and bankers, including award winning trilogy *The Incredible Banker, The Bankster and Bankerupt*. He is an alumnus of IIM Bangalore. Subramanian has spent nearly two decades in the financial services industry. At present he is the CEO of a listed Non-banking financial company. Subramanian writes popular columns for well- known magazines and has his own personal weekly column in the career and business life page of *The Economic Times*. He has received awards like India plaza Golden Quill Book Award (2008) and Crossword Book Award in 2010, 2011,2012 and 2015 for his novels. He began writing in 2000 and since then he has contributed extensively to Indian English Literature as a thriller novelist. His novels are-*If God was a Banker (2007), Devil in Pinstripes (2010),The Incredible Banker (2011),The Bankster(2012),Bankerupt (2013), God is a Gamer (2014), The Bestseller She Wrote (2015), In the Name of God (2017), Don't Tell the Governor (2018).*

Aim and objectives of the Study:

1. To analyze thriller as a genre in general and banking/financial thriller in particular as a distinct genre.
2. To explore ruthless corporate banking in the selected thriller novels of Ravi Subramanian.
3. To observe the impact of political, social and economic scenarioon Indian corporate life in general and bank sector in particular.

Hypothesis of the Study:

Ravi Subramanian is a well known thriller writer in Indian English Literature. He portrays thriller in Indian corporate bank sector, approachand

attitude of bank employees, rivalry, quest for existence in corporate sectorand its influence on Indian societythrough his novels.

Review of the Relevant Literature:

Amitabha Ray in her Ph.D. thesis entitled *Study Of Corporate Governance Practices in India with Emphasis on Family Run* (2015) reveals three aspects: i) Corporate Governance and ownership and capital structure of the firm ii) Corporate Governance, firm performance and value and iii) Corporate Governance and dividend policy.

Researcher Mallappa, Kubakadi Basavaraj in his Ph.D thesis entitled *An Analytical Study of Corporate Criminal Liability under Legal System (*2014*)* states that corporate crime is a result of the criminal acts of its agents, frauds and other illegal practices which affect general laws.

Rationale behindthe Selection of Topic:

Ravi Subramanian is well known thriller writer in Indian writing in English. It is observed that no major and minor research work has been carried out on this aspect especially with reference to his novels. No one has taken issue of corporate life especially banking sector, quest for existence in corporate world and its impact on Indian society. Ravi Subramanian explores various issues regarding bank corporate world andcritical situations of common man in corporate system through his novels. Hence, the researcher has attempted the proposed study.

Scope and Limitations:

The researcher intends to limit her doctoral study to the following selected eight novels of Ravi Subramanian:

Don't Tell the Governor (2018)

In the Name of God (2017)

God is a Gamer (2014)

Bankerupt (2013)

The Bankster (2012)

The Incredible Banker (2011)

Devil in Pinstripes (2010)

If God was a Banker (2007)

A Brief Review of Selected Novels:

Don't Tell the Governor (2018) deals with a financial and political issues and revolves around one of the biggest decisions in Indian economics by the government i.e. demonetization.

In the Name of God (2017) revolves around a crime thriller in Padmanabhaswamy temple. Kabir Khan and his team are engaged in connecting the dots and unravel the mystery. Ultimately he solves the murders and exposes a smuggling racket.

*God is a Gamer (*2014) deals with banking and education. It looks into the cyber - crime within banking which has become a matter of great concern all over the globe. The theme includes not only a thriller for the new generation but also gives loads of information on the good and bad sides of electronic media and plastic money to the older generation.

Bankerupt (2013) takes place on the backdrop of a multinational bank in India and Massachusetts Institute of Technology, Boston. The story revolves around an investment banker who believes in achieving success by hook or by crook. The

book includes ample thrills, desires, greed, suspense and also rivalry between two big shots of MIT who have their reputation at stake.

The Bankster (2012) reflects mystery thriller in the plot, a series of murders threatening to ruin the reputation built over the years by a global bank and the investigation to get to the bottom of the questions. The main character is the ex-banker turned press reporter who has thirty six hours to save the reputation of the bank, he once worked for.Ultimately he saves the nation.

The Incredible Banker (2011) covers details of bank function in loan, credit card division and so on. The department politics is very well covered in the novel. The story begins with naxals attack on bus in Orissa and it is very well linked with the bank and bank CEO. The plot is constructed in the Mumbai offices of the Great Global bank where in the office politics takes a centre stage. It attempts at throwing conspiracy and violence into the mix with one angle showcasing the Naxalite cells active in various parts of India and another showing RBI's crackdown on foreign banks operating in India.

Devil in Pinstripes (2010) revolves around a young IIM-B graduate Amit Sharma, who is recruited in New York International Bank through campus selection. The theme involves corporate fraud, in -house power struggles, the dirty world of office politics, etc.

If God was a Banker (2007) revolves around two management graduates in the race for success on the backdrop of the corporate bank environment, which is so polluted that the characters are ready to deviate from the righteous path at the drop of a hat. Sundeep is ambitious and selfish but Swamy's ideals and ethics keep him behind Sundeep in terms of performance at the New York International Bank,

where they both work. The novel is a quest for more ill-gotten financial gain between Swamy and his rival Sundeep.

The proposed study will attempt to expound Ravi Subramanian as a thriller writer in Indian English Literature and influence of socio-cultural, political, financial and criminal elements on the corporate sector in general and corporate bank sector in particular.

Methodology for the Research:

The researcher intends to use analytical and evaluative methods in order to explore aspect of thriller writing inthe selected work of Ravi Subramanian. It will be an interpretive study which will highlight the contemporary issues which are relevant to global scenario in the present times.

Tentative Chapter Scheme:-

Chapter I:

a) Introduction
b) Brief Survey of Indian Bank Corporate Thriller
c) Life and Works of Ravi Subramanian
d) Aim and Objectives of the Study
e) Hypothesis
f) Review of Relevant Literature
g) Rationale behind the Selection of the Topic
h) Scope and Limitations of the Study
i) Research Methodology

Chapter II: Thrillers in Corporate Sector:A Theoretical Perspective

Chapter III : Political and Financial Thrillers:

Devil in Pinstripes (2010)

The Incredible Banker (2011)

In the Name of God (2017)

Don't Tell the Governor (2018)

Chapter IV:Action and CrimeThriller:

The Bankster (2012)

Bankerupt (2013)

God is a Gamer (2014)

If God was a Banker (2007)

Chapter V: Conclusion

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